

Dear Insurance and Real Estate Committee:

HB 7125: An Act Concerning Parity For Mental Health And Substance Use Disorder Benefits, Nonquantitative Treatment Limitations, Drugs Prescribed For The Treatment Of Substance Use Disorders, And Substance Abuse Services.

POSITION -- OPPOSED

This bill requires insurers to submit annual reports concerning parity for mental health and substance use disorder. The bill also requires health insurance coverage for prescription drugs prescribed to treat substance abuse disorders. If passed, it will lead to more mental health fraud and increased harmful drugging of vulnerable populations such as children and the elderly. It is not hard to see that this is a vested interest bill for big pharma and the mental health industry.

According to a report in the American Journal of Managed Care*, "The United States loses approximately \$100 billion each year to healthcare fraud. Up to \$20 billion dollars are due to fraudulent practices in the mental health sector. One of the largest healthcare fraud cases in US history occurred in behavioral health--one of healthcare's smallest sectors."

The reason that healthcare fraud is highest in mental health is simple, it is the easiest avenue of healthcare in which to create fraud because its diagnoses are unscientific. They are opinions of behavior and diagnosed subjectively with checklists as described in the American Psychiatric Association's official diagnostic manual, the DSM5.

One cannot get away with wrongfully claiming that people have cancer or diabetes when they don't because these diseases can be proven or disproven by clinical lab tests. In mental health, you can easily get away with falsely claiming that a foster child or elderly person has a mental disorder as there is no test to prove the mental disorder incorrect or fraudulent. Additionally, mental health practitioners can force or coerce people to accept their mental disorder labels through involuntary commitment or when they are in vulnerable positions such as in prison, nursing homes or foster care.

This is why one should not support parity mental health or legislation such as HB 7125 that strengthens it. It simply isn't the same as other forms of medicine due to subjective labels and poor outcomes. The same is true with substance abuse treatment centers that generally have "success" rates of well under 20% because they betray those seeking help with legal replacement opiates that keep them addicted. Often times people can only escape the mental health system when their

insurance runs out. Parity gives mental health a blank check to wrongfully hold and drug people against their will so please ensure that HB 7125 does not pass.

*<https://www.ajmc.com/contributor/andria-jacobs-rn-ms-cen-cphq/2016/03/mental-health-fraud-exacts-high-human-and-financial-costs>

Sincerely,

AbleChild.org

Parents for label and drug free education